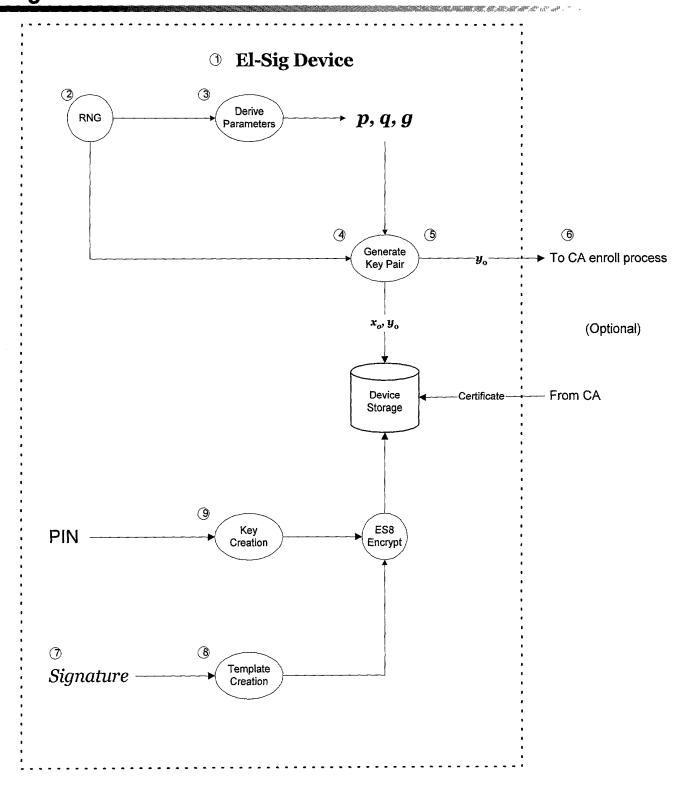
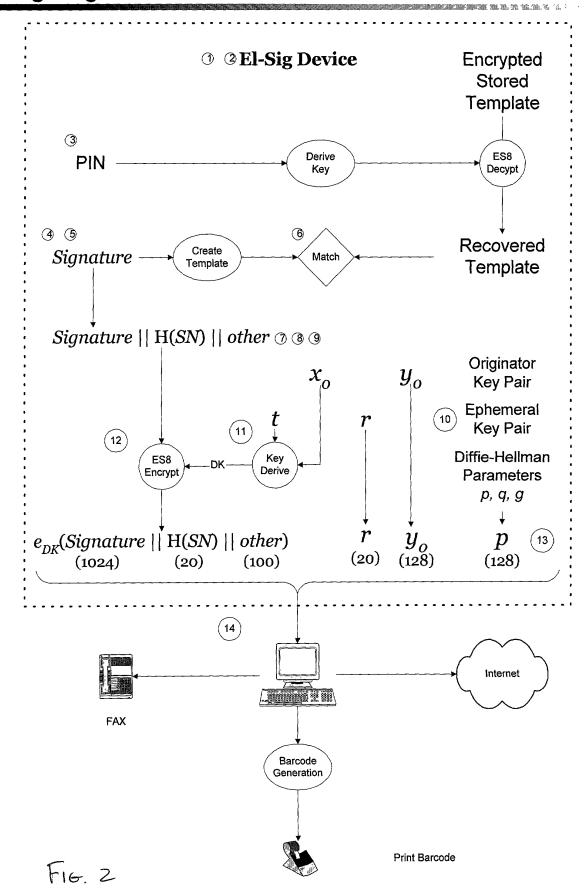
El-Sig Personalization

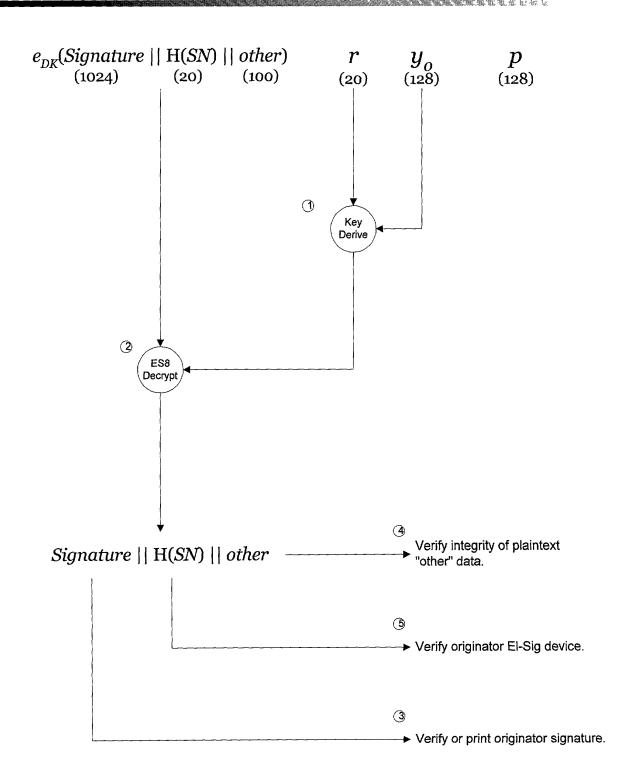


F16.1

EI-Sig Originator Process



EI-Sig Recipient Process



F16. 3

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